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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Specialized Loan Servicing, LLC

In Re:

Nora Flanagan, John P. McGowan,

Debtors.



Order Filed on July 9, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.; 15-10153

Hearing Date: 6/25/19 @ 9:00 a.m..

Judge: Michael B. Kaplan

## ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.** 

**DATED:** July 9, 2019

Honorable Michael B. Kaplan United States Bankruptcy Judge (Page 2)

Debtors: Nora Flanagan, John P. McGowan

Case No: 15-10153 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

**RELIEF FROM STAY** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Specialized Loan Servicing, LLC, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 59 Station Road, Bayville, NJ 08721, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Eugene D. Roth, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 19, 2019, Debtor is due for the May 2019 through June 2019 post-petition payments for a total post-petition default of \$3,992.62; and

It is **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make a lump sum payment of \$3,992.62 within thirty days of this order; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume July 1, 2019, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan and the motion is hereby resolved.